

Appln. No. 09/506,434
Response dated December 8, 2004
Response to Office Action mailed on September 8, 2004

AMENDMENTS TO THE SPECIFICATION:

Please amend the specification as follows:

Please replace the paragraph beginning on p. 7, lines 16-18 with the following:

Overview of the Information Data Flow From the Customer Perspective

Figure 2 is a diagram illustrating the flow of ~~information~~ data from the perspective of a bank customer, according to one embodiment of the present invention.

Please replace the paragraph beginning on p. 8, lines 6-12 with the following:

In step 230, the customer may respond to prompts for each item of data needed to deposit the check. In another embodiment, the customer may enter a predetermined set of data all at once, for example where all data input fields are visible on a video display screen. The customer may be prompted to supply missing ~~information~~ data in step 240. A complete set of data may comprise customer identification, customer account number, name of payor, name and routing number of payor's bank, the amount of the check, an image of the check, and other ~~information~~ data.

Please replace the paragraph beginning on p. 9, lines 4-6 with the following:

Overview of the Information Data Flow From the Bank Perspective

Figure 3 is a diagram illustrating the flow of ~~information~~ data from the perspective of the BOFD system, according to one embodiment of the invention.